licensing policy, the banks which have attained revised capital adequecy norms and prudential accounting standards will be given freedom to set up new branches.

Commercial banks have been allotted 18 centres for opening branches in rural areas in Uttar Pradesh. Locations of these centres are given at the Annexure-I [*See* Appendix CLXVI, Annexure No. 16] For urban/metropolitan centres, RBI has allotted 108 licences to banks for opening their branches in Uttar Pradesh. List of such centres is given in the *Annexure-II*. (*See* Appendix CLXVI Annexure No. 17]

(c) Names of Banks opened in Uttar Pradesh during the year 1991 and 1992 and the locations thereof are given in the Annexure-III. [*See* Appendix CLXVI, Annexure No. 18]

Overdues towards cotton growers in Guntur and Prakasam districts of Andhra Pradesh

887. DR. YELAMANCHILI SIVAJI: Will the Minister of FINANCE be pleased to state:

(a) what is the total amount of overdues of nationalised banks that are outstanding against cotton growers in Guntur and Prakasam distrcits of Andhra Pradesh;

(b) whether it is a fact that there is repeated failure of cotton crop in these areas:

(c) whether there is any demand to reschedule the loans to give relief; and

(d) if so, what are the details thereof and what steps have been taken in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a) The district-wise data is not generated about the overdues for each category of loanees like those of cotton growers. However, the amount of overdues in the agriculture sector in the Districts of Guntur and Prakasam of Andhra Pradesh as at the end of June, 1989 and June, 1990 was as under:—

(Rs. in lakhs)

Name of Districts	Amount of overdues	
	June, 1989	June, 1990
Guntur .	6226	5893
Prakasam	460	2740

(b) to (d) Representations were received regarding conversion of short-term agricultural loans into medium-term conversion loans by the National Bank for Agriculture and Rural Development (NABARD) in the eight districts of Andhra Pradesh including Guntur and Prakasam districts, where extensive damage was caused to the standing crops including cotton crops due to devastating cyclonic rains. NABARD sanctioned medium-term conversion loan of Rs. 3347.08 lakhs for effecting conversion of short-term loan of Rs. 5578.46 lakhs at the ground level in the concerned districts.

Advances to Tobacco trade in Andhra Pradesh

888. DR. YELAMANCHILI SIVAJI: Will the Minister of FINANCE be pleased to state:

(a) what is the total amount advanced by nationalised banks to tobacco trade in Andhra Pradesh;

(b) what is the percentage of security extended:

(c) what is the amount that is overdue at present;

(d) what is the total turnover: and

(e) what is the number of traders who are with bank units?

-THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS

(DR. ABRAR AHMED): (a) to (e) The data reporting system does not generate the information in the manner asked for. However, the amount of crop loans under the Annual Credit Plan 1990-91 extended by all scheduled banks upto the end of December, 1990 was Rs. 563 crores against the stipulated target of Rs. 1188 crores, thus recording an achievement of 47 percent. The amount of overdues in the agriculture sector in Andhra Pradesh as at the end of June, 1989 and June 1990 was Rs. 532 crores and Rs. 570 crores respectively.

The reporting system also does not generate State-wile industry-wise deployment of bank credit. However, the outstanding advances given by commercial banks against tobacco and toabacco products in the country as at the end of June 1990, 1991 and May, 1992 (latest available) was Rs. 368 crores, Rs. 520 crores and Rs. 479 crores, respectively. Such advances are normally covered either fully or partly by prime security of stocks, collateral, etc.

Advances to cotton trade in Guntur and Prakasam districts of Andhra Pradesh

889. DR. YELAMANCHILI SIVAJI: Will the Minister of FINANCE be pleased to state:

(a) what is the total amount advanced to cotton trade in Guntur and Prakasam districts of Andhra Pradesh;

(b) what is their total turnover; and

(c) what is the percentage of utilisation thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a) to (c) The data reporting system does not generate the information in the manner asked for. However, the amount of crop loans under the Annual Credit Plan 1990-91 extended by all scheduled banks in the districts of Guntur and Prakasam of Andhra Pradesh was as under:

(Rs. in lakhs)

Districts	Amount		
	Target	Achievement (as on Dec., 1990.)	
Guntur	10750	9123	(84%)
Prakasam	7009	2919	(41%)

The reporting system does not generate state-wise sectoral deployment of bank credit. Howevear, the outstanding advances given by commercial banks to the Cotton Textiles in the country as at the end of June, 1990, June 1991 and May 1992 (latest available) was as under:—

(Rs. in crores)

Sector of	Outstanding amount of advances		
	June 1990	June 1991	May 1992
1. Cotton Corporation of India	139	6	131
2. Cotton Textiles	3715	4127	4000